

WISCONSIN BADGERCARE FACT SHEET



Health Care Coverage for Working Families

BadgerCare is a Wisconsin program that helps low income working families with children. BadgerCare can provide health insurance coverage to working families who have:

- Children under age 19 (even if they are married);
- Parents living with their child(ren) under age 19;
- Spouses of parents living with their child(ren) under age 19;
- Families with children under age 19 who have not had health insurance coverage in the past 3 months;
- Families with children under age 19, who have not had access to employer sponsored health insurance coverage within the last 18 months; and
- Families with children under age 19 with income at or below 185% of the [Federal Poverty Level](#) (FPL). Once you start getting BadgerCare, you may remain continue to get it until your income exceeds 200% of the [FPL](#).

Note: There is no asset limit for BadgerCare.

Employed Family Members

When applying for BadgerCare, employed family members must give information regarding wages and employer-sponsored health insurance. This information can be provided on the Employer Verification Forms (EVF) which will be sent to you after you apply for BadgerCare. If BadgerCare eligible, you will be expected to verify this information at your annual review and when you change jobs. If you wish to provide income and health insurance by a different method, contact the local agency.

Health Insurance Coverage

- If your employer pays less than 80% of the monthly insurance premium, you can still get BadgerCare.
- If your employer pays at least 80% of the monthly insurance premium, you cannot get BadgerCare.
- If you are covered by any health insurance, there is a three-month waiting period after your insurance ends before you can get BadgerCare, unless you lose the insurance for a “good cause” reason.

Examples of good cause reasons are:

- Loss of job (unless you quit your job),
- Loss of job because you were unable to work due to an illness or injury,
- Change to a new job that does not offer insurance coverage,
- End of COBRA continuation,
- Coverage ended due to reduced hours of employment,
- Health benefits ended by the employer for all employees.

Premiums And Co-Payments For BadgerCare

You may not have to pay a premium at all, but if you do, the amount you pay depends on your family income.

If your family income is below 150% of the [FPL](#), you will pay no premium. If it's above 150%, you will pay a monthly premium that is no more than 5% of your family income.

You do not have to pay co-payment if the service is for a child under the age of 18 or if you are enrolled in a BadgerCare HMO. People who are not in an HMO may need to pay a co-payment.

Enrollment In An HMO

Most BadgerCare families are enrolled in an HMO. However, if it is less expensive, BadgerCare can pay the premiums to enroll families in their employer-sponsored health insurance plan.

BadgerCare Will Help Keep Your Family Healthy

With Badger Care, you don't have to neglect your own health to save money. Your health is vital to your children's well being. Sometimes there are situations that make it difficult for a family to provide health care, such as illness or unexpected bills. In situations like these, BadgerCare can help you and your family stay healthy.

BadgerCare Covered Services

BadgerCare benefits are the same as the Medicaid Program. Examples of covered services are:

- Prevention services such as doctor visits, prenatal care, preventive check ups and immunizations (shots)
- Vision care (including eyeglasses)
- Prescription drugs
- Family planning services and supplies
- Speech, physical and occupational therapy
- Mental health services
- Medical equipment
- Hospital care
- Hearing services (including hearing aids)
- Lab and x-ray services
- Dental services
- Transportation to medical covered services

For More Information:

- Contact Recipient Services at 1-800-362-3002 (TTY and translation services are available), or
- The county/tribal social or human services agency in your county to apply by telephone, mail, or in person.
- Visit the Medicaid/BadgerCare web site at <http://dhfs.wisconsin.gov/badgercare/index.htm> or <http://dhfs.wisconsin.gov/medicaid1/index.htm>.
- Federal Poverty Level web site <http://dhfs.wisconsin.gov/medicaid1/fpl/FPL.htm>.



The Department of Health and Family Services is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact (608) 266-3356 (voice) or (888) 701-1251 (TTY). All translation services are free of charge.

For civil rights questions call (608) 266-9372 (voice) or (888) 701-1251 (TTY).

